

**What is claimed is:**

1. A method of managing and linking a user's personal authentication credentials data over a network, comprising the steps of:  
  
registering the user with a secure system;  
  
5 creating a personal homepage and personal database for the user by the system;  
  
inputting the user's authentication credentials for a plurality of third parties into the personal database;  
  
linking to one of the plurality of third parties by the user;  
  
retrieving and securely transmitting appropriate authentication credentials for the  
  
10 one of the plurality of third parties by the system: and  
  
logging the user onto the one of the plurality of third party sites.
2. The method of claim 1 wherein the step of registering comprises inputting master authentication credentials into the system by the user.
3. The method of claim 2 wherein the master credentials includes a unique user name and a unique password.
4. The method of claim 1 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.

5. The method of claim 1, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.
6. The method of claim 1 wherein the personal homepage contains authenticated links to the plurality of third parties.
7. The method of claim 1 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage.
8. The method of claim 1 wherein the step of linking comprises:  
going to a third party Web site by the user;  
clicking, by the user, on an icon representing the system;  
inputting authentication credentials for the third party into the personal database  
5 by the user; and linking to the third party Web site by the system.
9. The method of claim 6 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.
10. The method of claim 1 wherein the step of linking comprises the steps of:  
inputting, by the user, information about a third party Web site into system;  
requesting, by the user, the system to search for the third party Web site; and  
finding, by the system, the third party Web site and presenting a link to the third  
5 party Web site to the user.

11. The method of claim 1 wherein the step of retrieving and securely transmitting comprises the steps of:
- opening a new browser window by the system;
- transporting user authentication credentials to the third party Web site by the
- 5 system; and
- inputting the authentication credentials to the third party Web site.
12. The method of claim 1 wherein the system encrypts the user authentication credentials.
13. The method of claim 1 wherein the personal database contains personal data that is not authentication credentials.

14. A method of creating business incentives during e-commerce comprising the steps of:
- 5 registering a user with a secure system;
- registering a third party merchant as a participating merchant with the system;
- creating a personal homepage and personal database for the user by the system;
- 10 inputting the user's authentication credentials for a plurality of third parties, including at least one participating merchant, into the personal database;
- linking to the at least one participating merchant by the user;
- retrieving and securely transmitting appropriate authentication credentials for the at least one participating merchant by the system:
- 15 logging the user onto the at least one participating merchant;
- purchasing a product by the user from the at least one participating merchant; and receiving, by the system, compensation from the participating merchant.
15. The method of claim 14 wherein the step of registering comprises inputting master authentication credentials into the system by the user.
16. The method of claim 15 wherein the master credentials includes a unique user name and a unique password.

17. The method of claim 14 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.
18. The method of claim 14, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.
19. The method of claim 14 wherein the personal homepage contains authenticated links to the plurality of third parties.
20. The method of claim 14 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage.
21. The method of claim 14 wherein the step of linking comprises:  
going to a third party Web site by the user;  
clicking, by the user, on an icon representing the system;  
inputting authentication credentials for the third party into the personal database  
5 by the user; and  
linking to the third party Web site by the system.
22. The method of claim 21 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.
23. The method of claim 14 wherein the step of linking comprises the steps of:  
inputting, by the user, information about a third party Web site into system;  
requesting, by the user, the system to search for the third party Web site; and  
finding, by the system, the third party Web site and presenting a link to the third  
5 party Web site to the user.

24. The method of claim 14 wherein the step of retrieving and securely transmitting comprises the steps of:
- opening a new browser window by the system;
- 5 transporting user authentication credentials to the third party Web site by the system; and
- inputting the authentication credentials to the third party Web site.
25. The method of claim 14 wherein the step of purchasing a product includes obtaining proprietary information from the third party Web site.
26. The method of claim 14 wherein compensation is a percentage of a price of the product purchased.
27. The method of claim 14 wherein compensation is based upon the online visit, and/or products purchased, and/or services purchased.